

Information to identify the case:

Debtor 1	Scott J Frankel	Social Security number or ITIN	xxx-xx-7746
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Shelly T Frankel	Social Security number or ITIN	xxx-xx-3264
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20542-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Scott J Frankel

Shelly T Frankel

2/17/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Scott J Frankel
Shelly T Frankel
Debtors

Case No. 20-20542-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 17, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Scott J Frankel, Shelly T Frankel, 111 Wynwood Court, Irwin, PA 15642-4741
intp	+ Edward J. Brown, 319 E. Agnew Avenue, Pittsburgh, PA 15210-4213
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ UPMC Health Services, c/o DCM Services/Bankruptcy, PO Box 1123, Minneapolis, MN 55440-1123
15200062	Capital Management Services, LP, 398 1/2 South Ogden Street, Buffalo, NY 14206
15200052	Chas M. Sledd Company, c/o Bernstein Burkley, P.C., Suite 22, Gulf Tower, Pittsburgh, PA 15219
15231032	+ Dafney Dubuisson Stokes, 821 Alexander Road, Suite 200, Princeton, NJ 08540-6352
15200073	+ Edward John Brown, Jr., c/o Peter D. Friday, Esq., Friday & Cox, LLC, 1405 McFarland Road, Pittsburgh, PA 15216-2373
15221824	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15200072	+ KeyBank N.A., s/b/m to First Niagara Bank, N.A., c/o Daniel C. Fleming, Esq., Wong Fleming, 821 Alexander Road, Suite 200 Princeton, NJ 08540-6352
15231033	+ KeyBank National Association, 821 Alexander Road, Suite 200, Princeton, NJ 08540-6352
15200050	+ Mr. Cooper, Attn: Customer Relations, P.O. Box 619098, Dallas, TX 75261-9098
15200068	+ PNC Visa, P.O. Box 3429, Pittsburgh, PA 15230-3429
15200061	+ State Collection Services, Inc., P.O. Box 1280, Oaks, PA 19456-1280
15200059	+ Trans World Systems, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
15200071	+ UPMC (University of Pittsburgh Medical Center), 2 Hot Metal Street Dist., Room 386, Pittsburgh, PA 15203-2348
15226601	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15226589	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 18 2021 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 18 2021 03:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 18 2021 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 18 2021 03:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Feb 18 2021 04:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15200053	+ EDI: AMEREXPR.COM	Feb 18 2021 04:08:00	American Express, P.O. Box 981535, El Paso, TX 79998-1535
15215409	EDI: BECKLEE.COM	Feb 18 2021 04:08:00	American Express National Bank, c/o Becket and

District/off: 0315-2

User: admin

Page 2 of 3

Date Rcvd: Feb 17, 2021

Form ID: 318

Total Noticed: 41

			Lee LLP, PO Box 3001, Malvern PA 19355-0701
15200054	+ EDI: CAPITALONE.COM	Feb 18 2021 04:08:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15219433	EDI: BL-BECKET.COM	Feb 18 2021 04:08:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15200055	+ EDI: RMSC.COM	Feb 18 2021 04:08:00	Care Credit/Synchrony Bank, P.O. Box 96504, Orlando, Florida 32896-0001
15200063	+ EDI: CITICORP.COM	Feb 18 2021 04:08:00	Citi Bank/Best Buy, P.O. Box 790441, St. Louis, MO 63179-0441
15200064	EDI: DISCOVER.COM	Feb 18 2021 04:08:00	Discover Card, P.O. Box 30943, Salt Lake City, UT 84130
15202535	EDI: DISCOVER.COM	Feb 18 2021 04:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15200065	EDI: RMSC.COM	Feb 18 2021 04:08:00	JC Penney, Credit Services, c/o SYNCB, P.O. Box 965009, Orlando, FL 32896-5009
15200058	EDI: JPMORGANCHASE	Feb 18 2021 04:08:00	Chase Amazon Prime, P.O. Box 15298, Wilmington, DE 19850
15200056	EDI: JPMORGANCHASE	Feb 18 2021 04:08:00	Chase Slate VISA, P.O. Box 1529, Wilmington, DE 19850
15200066	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Feb 18 2021 03:56:00	Key Bank Mastercard, P.O. Box 89438, Cleveland, OH 44101-6438
15200051	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Feb 18 2021 03:57:00	KeyBank, 127 Public Square, Cleveland, OH 44114-1226
15200067	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 18 2021 03:54:00	Kohls, P.O. Box 3043, Milwaukee, WI 53201-3043
15231952	Email/PDF: resurgentbknotifications@resurgent.com	Feb 18 2021 02:41:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15200069	+ EDI: RMSC.COM	Feb 18 2021 04:08:00	QVC Card, P.O. Box 965020, Orlando, FL 32896-5020
15233278	+ EDI: RMSC.COM	Feb 18 2021 04:08:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15200188	+ EDI: RMSC.COM	Feb 18 2021 04:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15233529	+ Email/Text: bncmail@w-legal.com	Feb 18 2021 03:56:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15200070	+ EDI: WTRRN BANK.COM	Feb 18 2021 04:08:00	Target Visa, P.O. Box 673, Minneapolis, MN 55440-0673

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-2

User: admin

Page 3 of 3

Date Rcvd: Feb 17, 2021

Form ID: 318

Total Noticed: 41

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bnicholas@kmlawgroup.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
Michael C. Mazack	on behalf of Debtor Scott J Frankel mmazack@lynchlaw-group.com
Michael C. Mazack	on behalf of Joint Debtor Shelly T Frankel mmazack@lynchlaw-group.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter D Friday	on behalf of Interested Party Edward J. Brown pfriday@fridaylaw.com sramesh@Fridaylaw.com,glepre@fridaylaw.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8